

Virtual Wallet Spend Statement

PNC Bank




For the period 03/02/2023 to 04/03/2023

ERWIN CESPEDES
ANNA NICOLE CESPEDES
BIBIAN GILBERTO CESPEDES
121 MESQUITE CV
BASTROP TX 78602-1604

Primary account number: 49-4549-7616

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Number of enclosures: 0


 For 24-hour banking, and transaction or interest rate information, sign-on to [PNC Bank Online Banking at pnc.com](https://www.pnc.com)

For customer service call 1-888-PNC-BANK
PNC accepts Telecommunications Relay Service (TRS) calls.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

 Write to: Customer Service
PO Box 609
Pittsburgh, PA 15230-9738

 Visit us at [pnc.com](https://www.pnc.com)

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Virtual Wallet Fine Print and Account Agreement for Personal Checking, Savings and Money Market Accounts (Agreements). All other information in our Agreements continues to apply to your account. Please read this information and retain it with your records.

Our general practice is to decline to cash a check made payable to you and drawn on another institution if you have not had a deposit account with us for at least one (1) year. We may require you to deposit the check to your Account instead. With respect to all other checks drawn on any institution, we may refuse to cash a check made payable to you, but instead require you to deposit the check to your Account.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Consumer Schedule of Service Charges and Fees and Features and Fees ('Schedule'). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective June 26, 2023, the following pricing updates will be made to Consumer Wire Transfers and Money Transfers:

- > Agent-Assisted Outgoing International Wire Transfers will increase from \$45.00 to \$50.00.
- > Agent-Assisted International Money Transfers will increase from \$5.00 to \$10.00.

If you have any questions, please feel free to visit your local PNC Branch or Solution Center or call the Customer Care Center at 1-888-762-2265

Virtual Wallet Spend Account Summary

Account number: 49-4549-7616

Overdraft Protection Provided By: XXXXXX7624

Overdraft Coverage

- Your account is currently

Opted-Out.

ERWIN CESPEDES
Anna Nicole Cespedes
Bibian Gilberto Cespedes

Virtual Wallet Spend Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com

Account Number: 49-4549-7616 - continued

For the period 03/02/2023 to 04/03/2023

ERWIN CESPEDES

Primary account number: 49-4549-7616

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Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
572.00	1,700.00	1,431.00	841.00
		Average monthly balance	Charges and fees
		285.51	7.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
03/07	300.00	Online Transfer From 0000004945732938
04/03	700.00	Reverse ACH Web-Recur EFFECTIVE 03-31-23
04/03	700.00	Online Transfer From 0000004952790984

There were 3 Deposits and Other Additions totaling \$1,700.00.

Online and Electronic Banking Deductions

Date	Amount	Description
03/07	500.00	Online Transfer To 0000004952790984
03/07	124.00	Web Pmt Recur- Crcardpmt Capital One 3R7P5Swxw8F1Dyi
03/23	75.00	Web Pmt- Mobile Pmt Capital One 3Rawmzzeip7W0Y0
03/28	25.00	Twh Auto Transfer To 4945497624
03/31	700.00	Web Pmt Recur- Carpay Capital One Auto 006208817934171

There were 5 Online or Electronic Banking Deductions totaling \$1,424.00.

Other Deductions

Date	Amount	Description
04/03	7.00	Monthly Service Charge Vr

There was 1 Other Deduction totaling \$7.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/02	572.00	03/23	173.00	03/31	552.00	04/03	841.00
03/07	248.00	03/28	148.00				

- Service Charge Explanation

Account type	Account number	Balance type	As of	Balance
Standard Checking	XX-XXXX-7616	This Cycle Avg Balance	04/03	285.72

These accounts were reviewed to meet the balance requirements of your Account. Since balance requirements were not met this month, a \$7.00 fee was deducted from this account.

Note: The average balance shown was calculated before the service charge was deducted from your account.